

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants	: Shelton HARRISON et al.	Group Art Unit: 3692
Appln. No.	: 09/848,639	Examiner: Nguyen
Filed	: May 3, 2001	Confirmation No.: 7835
For	: ELECTRONIC BOND AND GUARANTY PROCESS AND BUSINESS METHOD	

RESPONSE UNDER 37 C.F.R. § 1.111

Commissioner for Patents
U.S. Patent and Trademark Office
Customer Service Window, Mail Stop Amendment
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

Responsive to the Office Action mailed by the U.S. Patent and Trademark Office on January 19, 2007, in which the three month shortened statutory period for responding thereto runs to April 19, 2007, reconsideration and allowance of the present application is respectfully requested in view of the following:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 19 of this paper.